

<b>Information to identify the case:</b>			
Debtor 1	<b>Greggory Michel</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Melanie Michel</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-23662-JAD</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Greggory Michel

Melanie Michel

12/29/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Greggory Michel  
Melanie Michel  
Debtor(s)

Case No. 15-23662-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam

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Date Rcvd: Dec 29, 2020

Form ID: 3180W

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2020:

Recip ID	Recipient Name and Address
db/jdb	#+ Greggory Michel, Melanie Michel, 131 Broadlawn Drive, Elizabeth, PA 15037-2044
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14117595	+ Dollar Bank, Box 8469, Canton, OH 44711-8469
14176125	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15208417	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14176124	Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222
14117596	+ Even Home Mortgage, Box 530579, Atlanta, GA 30353-0579
14117597	+ First National Bank of Omaha, Box 2557, Omaha, NE 68103-2557
14163829	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14117599	+ Navigant Credit Union, 1005 Douglas Pike, Smithfield, RI 02917-1206
14297977	+ PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, MOORPARK, CA 93021-2602
14125513	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14117602	PNC Bank, Box 856177, Atlanta, GA 30353

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 30 2020 05:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2020 01:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 30 2020 05:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2020 01:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bncmail@w-legal.com	Dec 30 2020 02:00:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14117591	+ Email/Text: servicing@afcfirst.com	Dec 30 2020 02:00:00	AFC First Financial, Box 3558, Allentown, PA 18106-0558
14185644	EDI: BANKAMER.COM	Dec 30 2020 05:43:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, PA 33631-3785

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14117592	+ EDI: BANKAMER.COM	Dec 30 2020 05:43:00	Bank of America, Box 31785, Tampa, FL 33631-3785
14117590	+ EDI: CITICORP.COM	Dec 30 2020 05:43:00	Best Buy, Box 6204, Sioux Falls, SD 57117-6204
14155284	EDI: BL-BECKET.COM	Dec 30 2020 05:43:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14117604	EDI: CITICORP.COM	Dec 30 2020 05:43:00	Sears, Box 183082, Columbus, OH 43218
14162547	+ EDI: WFNNB.COM	Dec 30 2020 05:43:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14117593	+ EDI: CAPITALONE.COM	Dec 30 2020 05:43:00	Capital One, Box 71083, Charlotte, NC 28272-1083
14141239	EDI: CAPITALONE.COM	Dec 30 2020 05:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14117594	+ EDI: DISCOVER.COM	Dec 30 2020 05:43:00	Discover, Box 71084, Charlotte, NC 28272-1084
14121924	EDI: DISCOVER.COM	Dec 30 2020 05:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14117598	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 30 2020 01:59:00	Kohls, Box 2983, Milwaukee, WI 53201-2983
14117601	Email/Text: Bankruptcy.Notices@pnc.com	Dec 30 2020 01:59:00	PNC, Box 3429, Pittsburgh, PA 15230
14140363	Email/Text: Bankruptcy.Notices@pnc.com	Dec 30 2020 01:59:00	PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101
14177510	Email/Text: Bankruptcy.Notices@pnc.com	Dec 30 2020 01:59:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44141-0570
14177419	EDI: PRA.COM	Dec 30 2020 05:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14117600	+ EDI: RMSC.COM	Dec 30 2020 05:43:00	Pay Pal Credit, Box 105658, Atlanta, GA 30348-5658
14952544	+ Email/Text: bncmail@w-legal.com	Dec 30 2020 02:00:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14117603	+ EDI: RMSC.COM	Dec 30 2020 05:43:00	Sams Club, Box 530942, Atlanta, GA 30353-0942
14117605	+ EDI: RMSC.COM	Dec 30 2020 05:43:00	Synchnony Bank, Box 960061, Orlando, FL 32896-0061
14177772	Email/Text: BKMail@tiaabank.com	Dec 30 2020 01:59:00	EverBank, 301 West Bay Street, Jacksonville, FL 32202

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A. C/O Pennymac Loan Services,
cr		Bank of America, N.A.
cr		EverBank
cr		EverBank
cr		PENNYMAC LOAN SERVICES, LLC
cr		PENNYMAC LOAN SERVICES, LLC AS SERVICER FOR BANK O
cr		Pennymac Loan Services, LLC
cr	*	Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222
14177526	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44141-0570
14174852	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, N.A.,

District/off: 0315-2

User: dkam

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PO BOX 94982, CLEVELAND, OHIO 44101

TOTAL: 7 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 31, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2020 at the address(es) listed below:**

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor EverBank ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Ann E. Swartz	on behalf of Creditor EverBank ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bslyb@grenenbirsic.com, mcupecc@grenenbirsic.com
Brad L. Hamric	on behalf of Joint Debtor Melanie Michel hamriclaw@comcast.net
Brad L. Hamric	on behalf of Debtor Gregory Michel hamriclaw@comcast.net
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor EverBank ecfmail@mwc-law.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Jerome B. Blank	on behalf of Creditor Bank of America N.A. pawb@fedphe.com
Joseph A. Dessoye	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
Joseph P. Schalk	on behalf of Creditor Bank of America N.A. jschalk@barley.com, sromig@barley.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul William Cressman	on behalf of Creditor Bank of America N.A. pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC pawb@fedphe.com
Thomas Song	

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on behalf of Creditor PENNYMAC LOAN SERVICES LLC AS SERVICER FOR BANK OF AMERICA, N.A.  
pawb@fedphe.com

TOTAL: 17